



658-06-01-00 10555 5 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 06/30/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Earn Up To \$400 – Refer Other Businesses!

From now through June 30, 2016, BB&T business checking account holders who refer other businesses can earn up to **\$400** – \$100 for each newly established business checking account with BB&T (limit four). In addition, as an added bonus each business referred will also receive a \$100 deposit in their newly opened checking account*.

To find out more, contact your local relationship manager or visit your nearest BB&T financial center for details.

* This offer applies to clients that open a new business checking account at a participating BB&T financial center between January 1, 2016 and June 30, 2016. The new business checking account must be the first checking account in the household to be eligible for the offer. Business checking accounts opened through BBT.com or BB&T Phone24, savings accounts and personal checking accounts are not eligible. Information will be reported to the IRS as required. Referred individuals must present and submit a referral form at account opening. See your financial center for a supply of referral forms. By providing and accepting and using the coupon included in the referral form, each party acknowledges that the other party may be a client of BB&T. All measures to protect client-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus means that a referred account did not meet the offer criteria and does not imply that an account application was denied.

BB&T, Member FDIC.

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■ BUSINESS VALUE 500 CHECKING 1440011138725

Account summary

Your previous balance as of 05/31/2016	\$61,309.85
Checks	- 7,354.61
Other withdrawals, debits and service charges	- 86,012.85
Deposits, credits and interest	+ 121,325.85
Your new balance as of 06/30/2016	= \$89,268.24

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
06/21		1,600.00	06/07	*9141	106.45
06/20	*7487	148.16	06/16	*8355288	2,800.00

* indicates a skip in sequential check numbers above this item

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
06/01	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
06/01	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
06/02	BUS ONLINE ACH SETTLEMENT	532.29
06/02	BUS ONLINE ACH SETTLEMENT	3,500.00
06/03	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160603-00001542	1,200.00
06/03	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00

continued

BUSINESS VALUE 500 CHECKING 1440011138725 (continued)

DATE	DESCRIPTION	AMOUNT (\$)
06/03	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
06/03	Domestic wire Trans Fee 7267	15.00
06/06	BB&T CHECK CARD PURCHASE CHOCTAW DURANT RES 06-04 DURANT OK 7958	50.00
06/06	BB&T CHECK CARD PURCHASE-PIN 06-03-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,797.00
06/06	BB&T CHECK CARD PURCHASE-PIN 06-03-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
06/06	BB&T CHECK CARD PURCHASE-PIN 06-03-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	1,037.50
06/06	ATM NETWORK CASH WITHDRAWAL 06-03-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	503.25
06/06	ATM NETWORK CASH WITHDRAWAL 06-04-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	503.25
06/06	ATM NETWORK CASH WITHDRAWAL 06-04-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	503.25
06/06	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160606-00002238	4,500.00
06/06	Domestic wire Trans Fee 7267	15.00
06/07	BB&T CHECK CARD PURCHASE AMERICAN AIR001237 06-05 FORT WORTH TX 7958	286.20
06/07	BB&T CHECK CARD PURCHASE AMERICAN AIR001237 06-05 FORT WORTH TX 7958	286.20
06/07	BB&T CHECK CARD PURCHASE AMERICAN AIR001237 06-05 FORT WORTH TX 7958	286.20
06/07	BB&T CHECK CARD PURCHASE AMERICAN AIR001237 06-05 FORT WORTH TX 7958	286.20
06/07	BB&T CHECK CARD PURCHASE AMERICAN AIR001237 06-05 FORT WORTH TX 7958	286.20
06/08	BB&T CHECK CARD PURCHASE WDW DISNEY TICKETS 06-06 999-999-9999 FL 7958	1,837.15
06/13	BB&T CHECK CARD RECURRING PYMT AMDA 06-10 866-7906550 DE 7958	19.99
06/13	BB&T CHECK CARD PURCHASE NATE'S SEAFOOD & S 06-10 ADDISON TX 7958	55.43
06/20	BB&T 24 CASH WITHDRAWAL 06-18-16 7958 CENTRAL DFW-ALLEN ALLEN TX	400.00
06/20	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160620-00004053	390.00
06/20	Domestic wire Trans Fee 7267	15.00
06/21	SERVICE CHARGES - PRIOR PERIOD	49.00
06/22	BB&T CHECK CARD PURCHASE-PIN 06-21-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
06/22	BB&T CHECK CARD PURCHASE-PIN 06-21-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
06/22	ATM NETWORK CASH WITHDRAWAL 06-21-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	1,003.25
06/23	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160623-00001843	15,000.00
06/23	Domestic wire Trans Fee 7267	15.00
06/24	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160624-00002643	10,500.00
06/24	Domestic wire Trans Fee 7267	15.00
06/28	BB&T CHECK CARD PURCHASE CVS/PHARMACY #0110 06-27 ALLEN TX 7958	1,263.85
06/28	BB&T CHECK CARD PURCHASE CVS/PHARMACY #0110 06-27 ALLEN TX 7958	1,577.44
06/29	BB&T CHECK CARD PURCHASE-PIN 06-28-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,590.00
06/29	BB&T CHECK CARD PURCHASE-PIN 06-28-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,590.00
06/29	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160629-00003322	10,000.00
06/29	BUS ONLINE ACH SETTLEMENT	15,000.00
06/29	Domestic wire Trans Fee 7267	15.00
06/30	BB&T CHECK CARD PURCHASE RELIABLE CHEVROLET 06-29 RICHARDSON TX 7958	320.41
06/30	BUS ONLINE ACH SETTLEMENT	532.29
06/30	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00

Total other withdrawals, debits and service charges = \$86,012.85

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT (\$)
06/06	FOREIGN ATM SURCHARGE REBATE 06-03-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
06/06	FOREIGN ATM SURCHARGE REBATE 06-04-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
06/06	FOREIGN ATM SURCHARGE REBATE 06-04-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00

continued



■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
06/06	BB&T CHECK CARD RETURN CHOCTAW DURANT RES 06-04 DURANT OK 7958	50.00
06/22	FOREIGN ATM SURCHARGE REBATE 06-21-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
06/23	INCOMING WIRE TRANSFER WIRE REF# 20160623-00005163	120,000.00
06/28	BB&T CHECK CARD RETURN CVS/PHARMACY #0110 06-27 ALLEN TX 7958	1,263.85
Total deposits, credits and interest		= \$121,325.85

Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)					
		Date/Type	Amount	Date/Type	Amount



Page 5 of 5 06/30/16
TX 0001440011138725

PMBJ, LLC PO BOX 467 ALELEN, TX, 75011-0016		06/112 531
Date June 21, 2006		
PAY	CHEK	\$ 1,600.00
<i>BB&T</i> ONE THOUSAND SIX HUNDRED \$ 00/100		
Dollars		
PLEASE ENTER YOUR ACCOUNT NUMBER BELOW		
<input type="text"/> * 140041134231 <small>140041134231 140041134231</small>		
<i>BB&T</i>	<i>Kathy</i>	<i>7/44</i>
<i>BB&T</i>	<i>Kathy</i>	<i>7/44</i>
CHECK#:		\$1,600.00

T-009-00			
XHCHS2	5500040011137500		EDITION THREE AND DOWNGRADING NOTIFICATION FORM
91/12/90 00:00:00	95100 120 323870 6002148		LAWRENCE HARRIS

CHECK#:0 **\$1,600.00**

BRANCH BANK AND TRUST COMPANY
2115 BROADWAY DR.
AUSTIN TX 78701

Date: 08/17/16

Pay to the
order of **CITICARD 9** **\$148.16**

****ONE HUNDRED FORTY-EIGHT AND 16/100****

222-0001103435-153

Memo 5589540002898560 016477890047 Authorized by your Depositor 08/17/16

011011789401440011138725748?

For Deposit Only
06162016 556954000269
0222 061816 908203
PNC CITIBANK US NA
>021272684 <

CHECK# 7487 \$148.16

NETT & SONS
1271 BOKA DRIVE
ALASKA, AK 99502

BRAUCHER BANK AND TRUST COMPANY
2115 BOKA MOTOR OIL
AVONDALE, PA 15104

Date 08/06/16

Per the
Order of **CITICARD 9** \$106.45

*****ONE HUNDRED SIX AND 45/100*****

222-0001015126-223

Memo 4339020001028929 006967780009 Authorized by your Depositor 09/08/16

0111017594011400111387259111

For Deposit Only
06072016 433902000102
0222 060716 90568 0323 8929
PEC CITIBANK US NA
>021272684 <

CHECK# 9141 \$106.45

LBN LLOC PO BOX 947 HILTON, TN 75015-0016		8355288 8355288
		6/11/12 6/11
<i>Patty Jones - 6/6/2016</i>		
PAY	TO THE ORDER OF	\$2,600.00
TWO THOUSAND EIGHT HUNDRED & 00/100		<i>Pattie</i>
BB&T		
* 144001139729 PLEASE PRINT YOUR ACCOUNT NUMBER BELOW <i>Kathy</i>		
#6355288#4055104124# 44		

00-000842		
702000	0000000000000000	
702000	0000000000000000	

CHECK#:8355288 \$2,800.00

REF ID: L07		8398811
BANK: BB&T		68-112 601
ADDRESS: 111 W. Main Street, Winston-Salem, NC 27201		
ACCT#:		<i>Dec 2001 - 28-2016</i>
PAY CASH		\$ 2,700.00
THIRTY THOUSAND SEVEN HUNDRED DOLLARS AND 00/100		<i>Dollars</i>
BB&T		
PLEASE ENTER YOUR ACCOUNT NUMBER BELOW		
<input type="text"/> * 1450011126720 <small>1450011126720 1450011126720 1450011126720</small>		
<i>Kathy</i>		
44		

CHECK# 8398811 \$2,700.00



658-06-01-00 10555 4 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 05/31/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Earn Up To \$400 – Refer Other Businesses!

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BB&T, Member FDIC.

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■ BUSINESS VALUE 500 CHECKING 1440011138725

Account summary

Your previous balance as of 04/29/2016	\$1,332.53
Checks	- 18,955.61
Other withdrawals, debits and service charges	- 73,070.07
Deposits, credits and interest	+ 152,003.00
Your new balance as of 05/31/2016	= \$61,309.85

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
05/18	7486	153.39	05/12	*8875932	9,000.00	05/12	8875933	8,126.00
05/09	*9140	1,676.22						

* indicates a skip in sequential check numbers above this item

Total checks = \$18,955.61

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
05/02	ATM NETWORK CASH WITHDRAWAL 04-29-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	1,003.25
05/02	BB&T CHECK CARD PURCHASE-PIN 04-30-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	1,037.50
05/02	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
05/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160504-00001413	1,200.00

continued

BUSINESS VALUE 500 CHECKING 1440011138725 (continued)

DATE	DESCRIPTION	AMOUNT (\$)
05/04	BUS ONLINE ACH SETTLEMENT	1.10
05/04	Domestic wire Trans Fee 7267	15.00
05/05	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
05/06	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160506-00002171	40,000.00
05/06	Domestic wire Trans Fee 7267	15.00
05/09	BB&T CHECK CARD PURCHASE DAIRY QUEEN #42742 05-07 ALLEN TX 7958	32.32
05/09	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160509-00002270	7,000.00
05/09	Domestic wire Trans Fee 7267	15.00
05/10	BB&T CHECK CARD PURCHASE UNCLE JULIO'S ALLE 05-08 ALLEN TX 7958	146.77
05/12	BB&T CHECK CARD PURCHASE-PIN 05-12-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
05/12	BB&T CHECK CARD PURCHASE-PIN 05-12-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
05/12	BB&T CHECK CARD PURCHASE-PIN 05-12-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	1,555.00
05/13	BB&T CHECK CARD PURCHASE DAIRY QUEEN #42742 05-12 ALLEN TX 7958	8.42
05/16	BB&T CHECK CARD PURCHASE AMDA 05-11 866-7906550 DE 7958	153.99
05/18	BB&T CHECK CARD PURCHASE-PIN 05-17-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	3,107.50
05/18	BB&T CHECK CARD PURCHASE-PIN 05-17-16 EVI*CHOCTAW CASI 7958 EVI*CHOCTAW C DURANT OK	2,072.50
05/20	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160520-00004152	390.00
05/20	BUS ONLINE ACH SETTLEMENT	8,000.00
05/20	Domestic wire Trans Fee 7267	15.00
05/23	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
05/23	SERVICE CHARGES - PRIOR PERIOD	60.00
05/26	BB&T CHECK CARD PURCHASE NAOMIS GIFT SHOP 05-25 MCKINNEY TX 7958	27.06
05/26	BB&T CHECK CARD PURCHASE-PIN 05-25-16 DALLAS TX 7958 7-ELEVEN 35416	52.66
05/31	BUS ONLINE ACH SETTLEMENT	3,000.00
Total other withdrawals, debits and service charges		= \$73,070.07

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT (\$)
05/02	FOREIGN ATM SURCHARGE REBATE 04-29-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
05/02	BB&T 24 CASH DEPOSIT 05-02-16 07:57 AP67 CENTRAL DFW-MCKINNEY MCKINNEY	2,000.00
05/05	INCOMING WIRE TRANSFER WIRE REF# 20160505-00008216	150,000.00
Total deposits, credits and interest		= \$152,003.00



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)				Date/Type	Amount



Page 5 of 5 05/31/16
TX 0001440011138725

KEITH A. ASHLEY
1211 BURBANK CT
LUGOZ, TX 77453

BRANCH BANK AND TRUST COMPANY
8119 SOKA AVENUE DR.
HOUSTON, TX 77041

Date: 05/17/16

Pay to the
Citicards
Case # \$163.39
*****ONE HUNDRED FIFTY-THREE AND 39/100*****

222-0000873147-133

Memo 5589540002598560 990555270008 Authorized by your Depositor 05/17/16

01101759401440011138725#7486

CHECK#: 7486 \$153.39

For Deposit Only
05182016 558954000289
0222 051816 908171
PBO CITIBANK US NA
>021272684 <

BRANCH BANK AND TRUST COMPANY
2119 BODA AUTOMOBILE DR.
HOUSTON TX 77041

9140

Date 05/06/16

Pay to the
order of CITICARDS \$1678.22

ONE THOUSAND SIX HUNDRED SEVENTY-SIX AND 22/100

222-0000791230-124

Memo 4339020001028929 960734650008 Authorized by your Depositor 05/06/16

01101076940 1440011136725# 9140 00000167622#

CHECK# 9140 \$1,676.22

For Deposit Only
05072016 433902000102
0222 050716 908197 0459 8929
PEG CITIBANK US NA
>021272684 <

B&T, LLC		8875932
MC REITMA 9567		88
ALLEN, TN 37013-0016		Date May 12, 2014
PAY CASH		\$ 9,000.00
At the order of NINE THOUSAND & 00/100		
B&T		
BRANCH/ROUTE/ACCOUNT NUMBER 14400142027 COUNTER CHECK Kathy		
44		

CHECK# 8875932 \$9,000.00

00-00004	DO NOT SIGN, WRITE OR DRAW ANYTHING ON THIS LINE	ENOUGH HERE
9106310 3248811100010000 9/1/59 0511 6000 128 00210 400110		

KBBT LLC		8875933
PO BOX 967		501
FALLON, TX 75013-0016		
Rec'd May 12, 2016		
PAY CASH	\$ 8,126.00	
EIGHTH THOUSAND ONE HUNDRED TWENTY-SIX		8/0/2016
DRAFT		
REMEMBER YOUR ACCOUNT NUMBER BELOW		
14400112725		
FOR YOUR RECORDS		
<i>[Signature]</i>		
#8875933-M0531011261		

CHECK# 8875933 \$8,126.00



658-06-01-00 10555 1 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 04/29/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Earn Up To \$400 - Refer Other Businesses!

From now through June 30, 2016, BB&T business checking account holders who refer other businesses can earn up to \$400 - \$100 for each newly established business checking account with BB&T (limit four). In addition, as an added bonus each business referred will also receive a \$100 deposit in their newly opened checking account*.

To find out more, contact your local relationship manager or visit your nearest BB&T financial center for details.

* This offer applies to clients that open a new business checking account at a participating BB&T financial center between January 1, 2016 and June 30, 2016. The new business checking account must be the first checking account in the household to be eligible for the offer. Business checking accounts opened through BBT.com or BB&T Phone24, savings accounts and personal checking accounts are not eligible. Information will be reported to the IRS as required. Referred individuals must present and submit a referral form at account opening. See your financial center for a supply of referral forms. By providing and accepting and using the coupon included in the referral form, each party acknowledges that the other party may be a client of BB&T. All measures to protect client-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus means that a referred account did not meet the offer criteria and does not imply that an account application was denied.

BB&T, Member FDIC.

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■ BUSINESS VALUE 500 CHECKING 1440011138725 Former Account Number 0009792211166

Account summary

Your previous balance as of 03/31/2016	\$6,358.20
Checks	- 154.79
Other withdrawals, debits and service charges	- 10,870.88
Deposits, credits and interest	+ 6,000.00
Your new balance as of 04/29/2016	= \$1,332.53

Checks

DATE	CHECK #	AMOUNT(\$)
04/18	7485	154.79
Total checks		= \$ 154.79

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
04/01	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
04/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160404-00001459	1,200.00
04/04	Domestic wire Trans Fee 7267	15.00
04/05	BUS ONLINE ACH SETTLEMENT	4,162.50
04/06	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
04/20	BUS ONLINE ACH SETTLEMENT	5,000.00
04/21	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00

continued

■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued) _____ Former Account Number 0009792211166

DATE	DESCRIPTION	AMOUNT(\$)
04/21	SERVICE CHARGES - PRIOR PERIOD	60.00
04/25	BB&T CHECK CARD PURCHASE CHILI'S W. MCKINNEY 04-22 MCKINNEY TX 7958	11.38
04/25	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160425-00011166	390.00
04/25	Domestic wire Trans Fee 7267	15.00
Total other withdrawals, debits and service charges		= \$10,870.88

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/19	BB&T 24 CHECK DEPOSIT 04-19-16 08:41 AP33 CENTRAL DFW-ALLEN ALLEN TX	6,000.00
Total deposits, credits and interest		= \$6,000.00



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

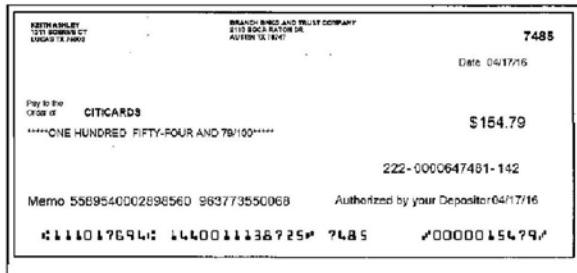
If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

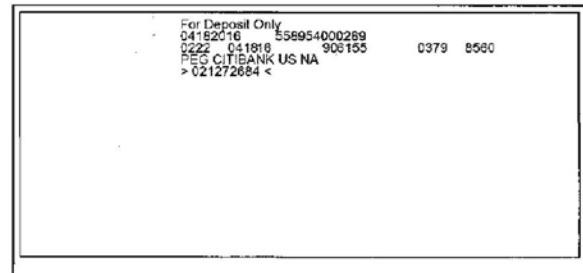
If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)		Date/Type	Amount	Date/Type	Amount



CHECK# : 7485 \$154.79



CHECK# : 7485 \$154.79



658-06-01-00 10555 2 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 03/31/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

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BB&T, Member FDIC.

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■ BUSINESS VALUE 500 CHECKING 1440011138725 Former Account Number 0009792211166

Account summary

Your previous balance as of 02/29/2016	\$443.15
Checks	- 1,687.70
Other withdrawals, debits and service charges	- 7,700.25
Deposits, credits and interest	+ 15,303.00
Your new balance as of 03/31/2016	= \$6,358.20

Checks

DATE	CHECK #	AMOUNT(\$)
03/18	7484	149.46
03/07	* 9138	1,538.24
Total checks		= \$ 1,687.70

* indicates a skip in sequential check numbers above this item

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/01	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
03/03	BUS ONLINE ACH SETTLEMENT	4,162.50
03/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160304-00001550	1,200.00
03/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160304-00004825	450.00
03/04	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00

continued

■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued) _____ Former Account Number 0009792211166

DATE	DESCRIPTION	AMOUNT(\$)
03/04	Domestic wire Trans Fee 7267	15.00
03/04	Domestic wire Trans Fee 7267	15.00
03/07	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
03/14	BB&T CHECK CARD PURCHASE-PIN 03-12-16 GCA*CHOCTAW CASI 7958 GCA*CHOCTAW C DURANT OK	1,037.50
03/15	ATM NETWORK CASH WITHDRAWAL 03-15-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	303.25
03/21	SERVICE CHARGES - PRIOR PERIOD	60.00
03/25	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160325-00006349	390.00
03/25	Domestic wire Trans Fee 7267	15.00
Total other withdrawals, debits and service charges		= \$7,700.25

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/01	COUNTER DEPOSIT	6,000.00
03/10	BB&T 24 CHECK DEPOSIT 03-10-16 07:53 AP33 CENTRAL DFW-ALLEN ALLEN TX	3,000.00
03/15	FOREIGN ATM SURCHARGE REBATE 03-15-16 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
03/29	BB&T 24 CASH DEPOSIT 03-29-16 15:58 AP33 CENTRAL DFW-ALLEN ALLEN TX	1,300.00
03/29	BB&T 24 CASH DEPOSIT 03-29-16 15:57 AP33 CENTRAL DFW-ALLEN ALLEN TX	5,000.00
Total deposits, credits and interest		= \$15,303.00



Questions, comments or errors?

Member FDIC

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P.O. Box 996
Wilson, NC 27894-0996

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Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

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Mail-in deposits

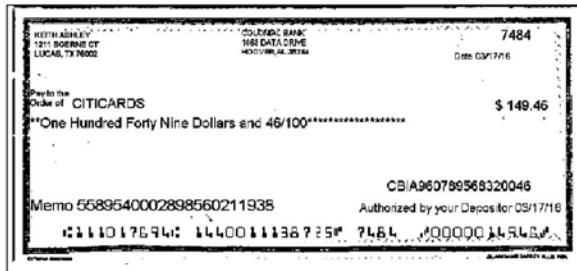
If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

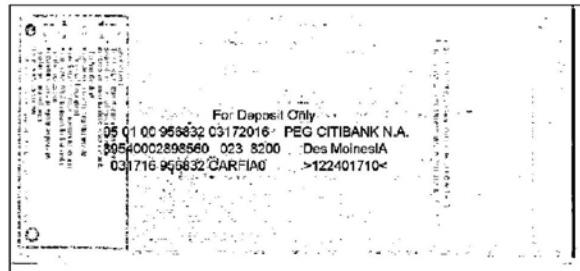
If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

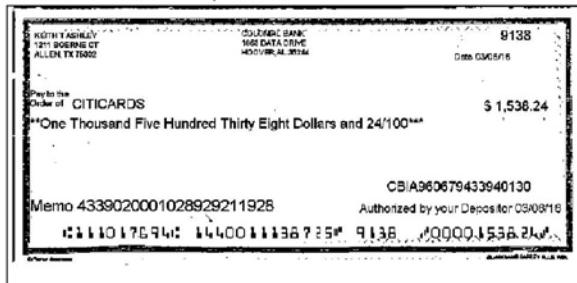
How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)		Date/Type	Amount	Date/Type	Amount



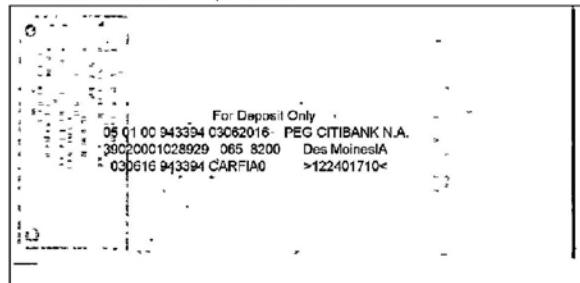
CHECK# : 7484 \$149.46



CHECK# : 7484 \$149.46



CHECK# : 9138 \$1,538.24



CHECK# : 9138 \$1,538.24



658-06-01-00 10555 1 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 02/29/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

IMPORTANT INFORMATION REGARDING FUNDS AVAILABILITY

In efforts to constantly improve your experience as a valued client at BB&T, we are pleased to announce faster funds availability for checks deposited at the teller line and ATM. In general, all checks began receiving same day availability on January 4, 2016. Please refer to the end of your statement for disclosure information.

BB&T, Member FDIC.

■ BUSINESS VALUE 500 CHECKING 1440011138725 Former Account Number 0009792211166

Account summary

Your previous balance as of 01/29/2016	\$10,380.41
Checks	- 156.79
Other withdrawals, debits and service charges	- 13,891.12
Deposits, credits and interest	+ 4,110.65
Your new balance as of 02/29/2016	= \$443.15

Checks

DATE	CHECK #	AMOUNT(\$)
02/18	7483	156.79
Total checks		= \$ 156.79

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/01	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160201-00002120	2,500.00
02/01	BUS ONLINE ACH SETTLEMENT	2,500.00
02/01	Domestic wire Trans Fee 7267	15.00
02/01	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
02/02	BUS ONLINE ACH SETTLEMENT	3,000.00
02/02	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
02/03	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
02/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160204-00001269	1,200.00
02/04	BUS ONLINE ACH SETTLEMENT	4,162.50
02/04	Domestic wire Trans Fee 7267	15.00
02/05	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
02/12	BB&T CHECK CARD PURCHASE RACETRAC526 0000 02-10 PLANO TX 7958	40.62
02/22	SERVICE CHARGES - PRIOR PERIOD	35.00
02/24	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160224-00001925	390.00
02/24	Domestic wire Trans Fee 7267	15.00
Total other withdrawals, debits and service charges		= \$13,891.12

■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued) _____ Former Account Number 0009792211166

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/01	COUNTER DEPOSIT	4,110.65
	Total deposits, credits and interest	= \$4,110.65

AMENDMENT TO THE BANK SERVICES AGREEMENT

EFFECTIVE IMMEDIATELY

The following changes have been made to the applicable Bank Services Agreement ("BSA") that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the changes. You are directed to obtain the most current version of the BSA from any branch or online at www.bbt.com. The current version of the BSA will govern your account upon receipt of this Amendment. If you have any questions about this change, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228).

C. RULES APPLICABLE TO ALL ACCOUNTS

2. CORRECTION OF ERRORS.

This section has been deleted and replaced with the following:

The Bank has no duty to compare the items listed on the deposit slip with the items accompanying the slip when the deposit is received by the Bank for accuracy as the Bank relies upon the information you provide on your deposit slip when initially processing your deposit. Therefore, you have a duty to accurately record cash, each item being deposited, and the total amount of your deposit on your deposit slip or at the ATM. If an error in your deposit is later detected, it will be corrected by the Bank unless otherwise agreed. Final Credit to your account is based on the total sum of the cash and items actually received by the Bank.

You will be sent a notice of any adjustment we make to your deposit that is more than \$10 dollars. Any correction made to your deposit of \$10 or less will be reflected on your bank statement. You may confirm the Final Credit amount of your deposit and your account balance at any time. Under this agreement, you are required to review your bank statement and report any errors within thirty (30) days from the statement date. Your statement will be deemed final and correct on the thirtieth (30th) day from the date of the statement.

19. OVERDRAFTS.

The following sentence has been added to the end of the second paragraph of this section:

The Bank retains the discretion to decline payment of items or transactions that will overdraw your account, and may remove any account from Overdraft Review at any time and without notice to you.

E. CERTIFICATES OF DEPOSIT

5. REDEMPTION

The second paragraph has been deleted and replaced by the following:

Automatically Renewable Certificates of Deposit with a Term of Thirty-Two (32) Days or More. Redemption without penalty may be made for ten (10) calendar days beginning the day after the maturity date. If the Certificate of Deposit is redeemed within these ten (10) calendar days, interest will not be paid for the days after the maturity date through the date of redemption. If not redeemed or modified within ten (10) calendar days, interest shall accrue at the current offered rate for Certificates of Deposit of the same term, type, and amount.

F. FUNDS AVAILABILITY

This section has been deleted and replaced with the following:

1. GENERAL WITHDRAWAL POLICY. This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third parties (whether by check, point-of-sale transaction, debit card, ACH,



or preauthorized transfer), and an unlimited number of telephonic and prearranged automatic transfers to other accounts you have with the Bank.

Our general policy is to make funds from check deposits available during nightly processing on the same business day that we receive the deposit. Incoming wire transfers and cash deposits are made immediately available to you if received in person branch deposit. (Note: Deposit accounts with sweep and zero balance services are excluded. These funds will be available on the first business day after the day we receive the deposit.) Funds from an electronic direct deposit will be available on the day we receive settlement for the deposit. Once available, the deposited funds may be used by you for withdrawal or transfer and we can use the funds to pay checks and other items that post to your account. Special rules apply for ATM deposits as outlined in **ATM DEPOSITS**.

The following product types will receive an immediate availability of \$100 when an in person branch check deposit is made: Business Value 200, Business Value 500, Business Interest Checking, Business Money Rate Checking, Community Checking, Community Interest Checking, Civic Checking, Basic Public Fund Checking, Free Business Checking*, Brokered Comm Int Checking*, and Business Value Checking (155)*

* Denotes accounts no longer offered.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Bank and/or federal holidays. If you make a deposit during regular business hours, we will consider that the day of your deposit. If you make a deposit after the end of a current business day, a Saturday or Sunday, or on a Bank and/or federal holiday, we will consider that the deposit was made on the next business day we are open. Inclement weather, natural disasters, computer, or electronic failures may also affect the banking day and business hours.

Business hours vary by branch or facility location and method you choose to make your deposit. Our business days and hours are posted at our branches. Business days and hours for other deposit methods are outlined as applicable in the **ATM DEPOSITS, MOBILE DEPOSITS, AND ONLINE, TELEPHONE, AND IN-BRANCH ELECTRONIC TRANSFERS BETWEEN BB&T ACCOUNTS** sections. Business hours are subject to change from time to time at our discretion.

2. ATM DEPOSITS. For determining the availability of your deposits made at BB&T 24 ATMs, every day is a business day, except Saturdays, Sundays, and Bank and/or federal holidays. If you make a deposit before 6:00 p.m. on a business day, we will consider that the day of your deposit. ATM deposits made after 6:00 p.m. will be considered to be deposited on the next business day. You should consult your transaction receipt for the exact posting date of any ATM deposit.

3. MOBILE DEPOSITS. Mobile deposits are generally available to you within 3 business days from the business day we receive your deposit. For determining the availability of your mobile deposits, every day is a business day, except Saturdays, Sundays and Bank and/or federal holidays. If you make a deposit before 8:00 p.m. on a business day, we will consider that the day of your deposit. If you make a mobile deposit after 8:00 p.m. on a business day, a Saturday or Sunday, or on a Bank and/or federal holiday, we will consider that the deposit was made on the next business day we are open.

4. ONLINE, TELEPHONE, AND IN-BRANCH ELECTRONIC TRANSFERS BETWEEN BB&T ACCOUNTS. Online transfers, telephone, and in-branch electronic transfers between your BB&T accounts are considered deposits. These deposits are available to you on the same business day we receive your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your online, telephone, or in-branch electronic transfer between your BB&T accounts; every day is a business day, except Saturdays, Sundays and Bank and/or federal holidays. If you make a deposit before 9:00 p.m. on a business day, we will consider that the day of your deposit. If you make a mobile deposit after 9:00 p.m. on a business day, a Saturday or Sunday, or on a Bank and/or federal holiday, we will consider that the deposit was made on the next business day we are open.

5. LONGER DELAYS MAY APPLY. In some cases, we may not make all of the funds from a check available on the same business day as the deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$100 of your deposit will be immediately available. An additional \$100 will be made available during nightly processing on the business day we receive your deposit; for a total of \$200.

If we are not going to make all of the funds from a check deposit available on the same business day of your deposit, we will notify you at the time you make your deposit. We also will tell you when the funds will be available. If your deposit is not made directly to one of our associates, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask when the funds will be available.

In addition, the withdrawal of funds that you deposit by check may be delayed for a longer period under one or more of the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the preceding six (6) months.
- There is an emergency, such as failure of communications or computer equipment.
- You deposit checks to a new account (\$200 may not be given).

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit. When a hold is placed for longer than two business days, you will not have any funds immediately available for use.

6. SPECIAL RULES FOR NEW ACCOUNTS. The following special rules may apply during the first thirty (30) days your account is open.

Funds from the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, U.S. Treasury checks, U.S. Postal Service Money Orders, and checks drawn on Federal Reserve Banks and Federal Home Loan Banks will be available on the same business day we receive your deposit if the deposit meets certain conditions. For example, these checks (other than U.S. Treasury checks) must be deposited in an account held by the payee and must be deposited in person to an associate of the Bank. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our associates, the first \$5,000 may not be available until the second business day after the day of your deposit. The excess over \$5,000 will be available by the ninth business day after the day of your deposit. Proceeds of a U.S. Treasury check which are deposited in an account held by the payee will be available on the same business day we receive your deposit even if not deposited in person to one of our associates. Funds from all other check deposits generally will be available will be available as outlined in the **GENERAL WITHDRAWAL POLICY** section.

ATM deposit functionality may be limited for temporary access devices issued for new deposit accounts.

7. HOLDS ON OTHER FUNDS.

Check Cashing. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Other Accounts. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

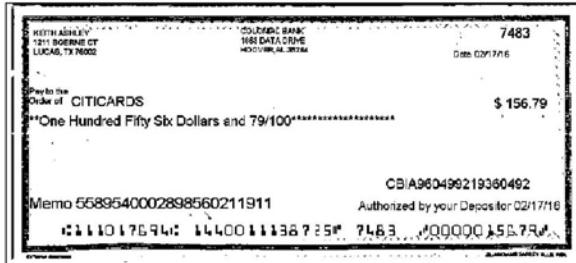
If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

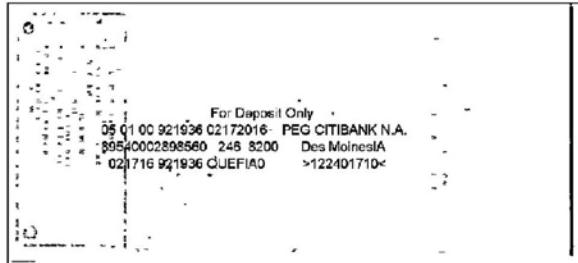
If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)		Date/Type	Amount	Date/Type	Amount



CHECK# : 7483 \$156.79



CHECK# : 7483 \$156.79



658-06-01-00 10555 2 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 01/29/2016

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Earn Up To \$400 - Refer Other Businesses!

From now through June 30, 2016, BB&T business checking account holders who refer other businesses can **earn up to \$400--\$100** for each newly established business checking account with BB&T (limit four). In addition, as an added bonus each business referred will also receive a \$100 deposit in their newly opened checking account*.

To find out more, contact your local relationship manager or visit your nearest BB&T financial center for details.

* This offer applies to referred clients that open a new business checking account at a participating BB&T financial center between January 1, 2016 and June 30, 2016. The new business checking account must be the first checking account in the household to be eligible for the offer. Business checking accounts opened through BBT.com or BB&T Phone24, savings accounts and personal checking accounts are not eligible. Information will be reported to the IRS as required. Referred individuals must present and submit a referral form at account opening. See your financial center for a supply of referral forms. By providing and accepting and using the coupon included in the referral form, each party acknowledges that the other party may be a client of BB&T. All measures to protect client-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus means that a referred account did not meet the offer criteria and does not imply that an account application was denied.

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■ BUSINESS VALUE 500 CHECKING 1440011138725 Former Account Number 0009792211166

Account summary

Your previous balance as of 12/31/2015	\$51,689.35
Checks	- 161.18
Other withdrawals, debits and service charges	- 41,147.76
Deposits, credits and interest	+ 0.00
Your new balance as of 01/29/2016	= \$10,380.41

Checks

DATE	CHECK #	AMOUNT(\$)
01/19	7482	159.31
01/07	* 9136	1.87
Total checks		= \$ 161.18

* indicates a skip in sequential check numbers above this item

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160104-00001615	1,200.00
01/04	Domestic wire Trans Fee 7267	15.00
01/04	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
01/05	BB&T 24 CASH WITHDRAWAL 01-05-16	7958 CENTRAL DFW-ALLEN ALLEN TX
01/05	BUS ONLINE ACH SETTLEMENT	600.00
		4,162.50

continued

■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued) _____ Former Account Number 0009792211166

DATE	DESCRIPTION	AMOUNT (\$)
01/06	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160106-00003585	725.00
01/06	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
01/06	Domestic wire Trans Fee 7267	15.00
01/08	BB&T CHECK CARD PURCHASE-PIN 01-08-16 GLOBAL CASH ACCE 7958 GLOBAL CASH A DURANT OK	2,072.50
01/08	BB&T CHECK CARD PURCHASE-PIN 01-08-16 GLOBAL CASH ACCE 7958 GLOBAL CASH A DURANT OK	2,072.50
01/08	BB&T CHECK CARD PURCHASE-PIN 01-08-16 GLOBAL CASH ACCE 7958 GLOBAL CASH A DURANT OK	1,658.50
01/11	BB&T CHECK CARD PURCHASE FOGO DE CHAO (ADDI 01-09 ADDISON TX 7958	871.76
01/11	BUS ONLINE ACH SETTLEMENT	8,000.00
01/12	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
01/19	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160119-00004255	5,000.00
01/19	Domestic wire Trans Fee 7267	15.00
01/20	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160120-00010822	750.00
01/20	BUS ONLINE ACH SETTLEMENT	5,000.00
01/20	Domestic wire Trans Fee 7267	15.00
01/21	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
01/21	SERVICE CHARGES - PRIOR PERIOD	35.00
01/25	BUS ONLINE ACH SETTLEMENT	2,500.00
01/26	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160126-00002537	390.00
01/26	BUS ONLINE DOMESTIC WIRE WIRE REF# 20160126-00003627	1,000.00
01/26	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
01/26	Domestic wire Trans Fee 7267	15.00
01/26	Domestic wire Trans Fee 7267	15.00
01/28	BUS ONLINE ACH SETTLEMENT	5,000.00
01/29	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
Total other withdrawals, debits and service charges		= \$41,147.76



Questions, comments or errors?

Member FDIC

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Electronic fund transfers

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BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)		Date/Type	Amount	Date/Type	Amount

INTERSTATE 1211 BOBBY CT LUCAS, TX 75062	COLLEGE BANK 1681 DATA DRIVE HOUSTON, TX 77064	7482
		Date 01/17/16
Pay to the Order of CITICARDS		
\$ 159.31		
One Hundred Fifty Nine Dollars and 31/100***		
CB A960199863300140		
Memo 5589540002898560211884		Authorized by your Depositor 01/17/16
01110176940 1440011138725# 716.2 0000001593 M		

CHECK# : 7482 \$159.31

For Deposit Only
05 01 00 968330 01172016 PEG CITIBANK N.A.
80540002398560 070 8200 Des Moines IA
011716 968330 CARFA0 >122401710<

CHECK# : 7482 \$159.31

KOTH TASHLEY 1211 BOEING CT ALLEN TX 75221	COLLEGE BANK MSI DATA CENTER HOUSTON TX 77074	8136 Data GM6576
Per the Order of CITICARDS		\$ 1.87
One Dollars and 87/100***		
Memo 4339020001028929221864		CBIA960079725520014
		Authorized by your Depositor C108918
C1110176940 144001118775# 9136 10000000.16 74		

CHECK# : 9136 \$1.87

For Deposit Only	
05 01 00 972552 C1062016 - PEG CITIBANK N.A.	
39020001028929 007 8200 Des MoinesIA	
010616 972552 QUEFIA0 >122401710<	

CHECK# : 9136 \$1.87



658-06-01-00 10555 2 C 001 29 S 55 004
 KBKK LLC
 PO BOX 967
 ALLEN TX 75013-0016

Your account statement

For 12/31/2015

Contact us



BBT.com



(800) BANK-BBT or
 (800) 226-5228

Optimize Your Cash Flow with BB&T

With a legacy dating back to 1872, BB&T has become one of the nation's largest and soundest financial institutions, primarily by investing in the strength of our relationships. We recognize you have goals that are unique to your business, and we take the time to learn about your organization so we can provide solutions that best meet your needs - while helping you improve efficiency and better manage your operations. We help business owners like you face cash flow challenges from every direction:

- Accelerate Receivables - Manage Incoming Cash
- Control & Extend Payables - Manage Outgoing Cash
- Leverage Credit & Optimize Cash - Manage Cash Needs & Excess

To find out more, contact your local Relationship Manager for details.

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■ BUSINESS VALUE 500 CHECKING 1440011138725 Former Account Number 0009792211166

Account summary

Your previous balance as of 11/30/2015	\$7,421.26
Checks	- 515.16
Other withdrawals, debits and service charges	- 64,224.75
Deposits, credits and interest	+ 109,008.00
Your new balance as of 12/31/2015	= \$51,689.35

Checks

DATE	CHECK #	AMOUNT (\$)
12/04	7372	157.98
12/18	* 7481	357.18
Total checks		= \$ 515.16

* indicates a skip in sequential check numbers above this item

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT (\$)
12/01	BUS ONLINE ACH/WIRE SERV FEE 7263	15.00
12/03	ATM NETWORK CASH WITHDRAWAL 12-02-15 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	603.25
12/03	BUS ONLINE DOMESTIC WIRE WIRE REF# 20151203-00005446	6,000.00
12/03	BUS ONLINE ACH SETTLEMENT	4,162.50
12/03	Domestic wire Trans Fee 7267	15.00

continued

■ BUSINESS VALUE 500 CHECKING 1440011138725 (continued) _____ Former Account Number 0009792211166

DATE	DESCRIPTION	AMOUNT(\$)
12/04	BUS ONLINE DOMESTIC WIRE WIRE REF# 20151204-00001498	1,200.00
12/04	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
12/04	Domestic wire Trans Fee 7267	15.00
12/07	BUS ONLINE DOMESTIC WIRE WIRE REF# 20151207-00009428	2,500.00
12/07	Domestic wire Trans Fee 7267	15.00
12/21	ATM NETWORK CASH WITHDRAWAL 12-18-15 VALUE MART 7958 300 E UNIVERS MCKINNEY TX	202.50
12/21	ATM NETWORK CASH WITHDRAWAL 12-18-15 VALUE MART 7958 300 E UNIVERS MCKINNEY TX	202.50
12/21	SERVICE CHARGES - PRIOR PERIOD	35.00
12/22	BUS ONLINE DOMESTIC WIRE WIRE REF# 20151222-00004115	800.00
12/22	BUS ONLINE ACH SETTLEMENT	20,000.00
12/22	BUS ONLINE ACH SETTLEMENT	20,000.00
12/22	Domestic wire Trans Fee 7267	15.00
12/23	BUS ONLINE DOMESTIC WIRE WIRE REF# 20151223-00007550	425.00
12/23	BUS ONLINE ACH FEE ACH Bus to Cons Tran Fee 72615	1.00
12/23	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00
12/23	Domestic wire Trans Fee 7267	15.00
12/28	BUS ONLINE ACH SETTLEMENT	8,000.00
12/29	BUS ONLINE ACH FEE ACH Bus to Bus Tran Fee 72616	1.00

Total other withdrawals, debits and service charges = \$64,224.75

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/03	FOREIGN ATM SURCHARGE REBATE 12-02-15 GLOBAL CASH ACCE 7958 4418 SOUTH HI DURANT OK	3.00
12/03	COUNTER DEPOSIT	9,000.00
12/18	COUNTER DEPOSIT	100,000.00
12/21	FOREIGN ATM SURCHARGE REBATE 12-18-15 VALUE MART 7958 300 E UNIVERS MCKINNEY TX	2.50
12/21	FOREIGN ATM SURCHARGE REBATE 12-18-15 VALUE MART 7958 300 E UNIVERS MCKINNEY TX	2.50

Total deposits, credits and interest = \$109,008.00



Questions, comments or errors?

Member FDIC

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BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					
Outstanding Deposits and Other Credits (Section B)		Date/Type	Amount	Date/Type	Amount